**Everything to know about a pension plan.**

How much is enough

income – outcomes

the state pension is 65 on average – how to find it?

Final Salary/defined benefit

rental income/paid work

Make up the rest through assets and investments

The staying level will go down with inflation.

Rules of thumb

4% rule

you should be able to draw 4% of the value of portfolio per year to last rest of your life

1 year to make difference between ingoing and out going multiply figure by 25

income coming in:

2021 9,339 per year + DB pension scheme for desire retirement scheme (in todays money)

income - Desire expenses = shortfall \* 25 = money to retire